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Internship Report

Fall - 2007

Prepared For:

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EAST WEST UNIVERSITY

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Acknowledgement

First of all I am expressing my sincere gratefulness to Almighty Allah for enabling me to prepare this Internship report in a complete form.

In our country getting information is not easy, no one is so steadfast to provide all information of the concern, though they are many time assured that the information will be used only for educational purpose only.

I am really indebted to my department (BBA) for giving me the opportunity to work outside for attaining heuristic knowledge.

For the completion of my B.B.A. Program, I was assigned to prepare a Report paper under the supervision of Taskina Ali lecturer of BBA department of East West University. That's why I am grateful to her whose active guidance as well valuable advice and kind co-operation made me assigned and inspired to set a goal of preparation and completion of this Report Paper in time.

I also Thank Mr. Gaus-UI-Wara Md.Mortaza, Senior. Vice President & Manager, Dutch-Bangla Bank Ltd Motijheel foreign exchange Branch. and other officers of Dutch-Bangla Bank Ltd, Motijheel foreign exchange Branch who help me very much providing valuable information. I also thank some client of Dutch-Bangla Bank Ltd who give me some valuable time & information, which is used to my report.

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Letter of Transmittal

December 18, 2007

To

Taskina Ali

Lecturer

Business Administration Department

East West University, Dhaka.

Subject : Solicitation for acceptance of the Internship Report.

Dear Madame,

It is really a matter of immense pleasure for me to submit the report on “**Factors affect the level of motivation of the employees of Motijheel Foreign Brance.**” This report is an outcome of the Internship Program which is an academic requirement for the completion of BBA Program which enrich our academic background about to enter into the professional field. I shall be highly encouraged if you are kind to receive this Internship Report.

I put my best effort to include all the relevant information which I have collected both from primary and secondary sources and also from my personal observation.

If you need any further clarification therein, I will be at your instant service. And I am always available for any queries.

Madame, I would be grateful to you if you accept this report and give your assessment on it.

Sincerely yours

Mohammad Arman Sarker)

B.B.A

Id-2003-2-14-024

Bachelor of Business Administration

East West University, Dhaka.

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EXECUTIVE SUMMARY

The internship is designed to bridge the gulf between the theoretical knowledge & real life experience. It is designed to have a practical experience while passing through the theoretical understanding. The report is combination of three months internship program with **Dutch Bangla Bank Ltd.** As a matter of fact, in Bangladesh, now-a-days more than 50 commercial & specialized banks are conducting their operations, but they differ from one another in many ways regarding their services. Some of the foreign & private banks extended their customer services to better standard than that of the traditional systems of some banks. This report shows my practical learning in of different departments of **Dutch Bangla Bank Ltd.** These departments are as follows: (1) General Banking Department, (2) Accounts Department (3) Credit Department (4) Cash Department.

Banking system of Bangladesh has gone through three phases of development- Nationalization, Privatization, and Lastly Financial Sector Reform. **Dutch Bangla Bank Ltd.** has started its journey as a private commercial bank on July 23, 1995. **DBBL** provides all the latest banking facilities existing in the industry. And customers receiving services from the bank are relatively satisfied with the quality of service and performance of the bank. **DBBL** stands as best and expanding the range of services increasing the level of customer services especially the foreign exchange department of **DBBL** has to perform huge amount of work and they are doing the work very pleasingly. But there is scope of improvement for the Bank in every aspect and they are willing to be the best service provider in the business.

Origin of the Report

The report entitled "Factors affect the level of motivation of the employees of Motijheel Foreign Branch." has been prepared as a partial fulfillment of BBA program authorized by the Taskina Ali lecturer Business Administration Department East West University, Dhaka,

Statement of the Problem

The statement of the problem is found out Motijheel Foreign Exchange branch employee's job satisfaction. This proposed system would provide information relevant to employee's satisfaction.

Objective of the Report

The objective of the internship program is to familiarize myself with the real market situation, to compare them with the business' theories & at the last stage make a report on assigned task. The main objective of this report is to have an assessment on level of motivation and job satisfaction of the employees of Motijheel Foreign Exchange Branch of Dutch-Bangla Bank Ltd. I tried my best to know the level of motivation and job satisfaction.. In addition, the study seeks to achieve the following objectives:

- ♣ To review the present position of Dutch-Bangla Bank Ltd.
- ♣ To find out some problems which are facing by Dutch-Bangla Bank Ltd Motijheel Foreign Exchange Branch employees .
- ♣ To determine the qualitative change of employees recovery position.
- ♣ To determine the sectors that is responsible for increasing the better motivation
- ♣ To familiarize with practical Job Environment.
- ♣ To have an exposure on the financial institution, especially on banking environment of Bangladesh.
- ♣ To present an overview of Dutch-Bangla Bank Ltd.
- ♣ To suggest remedial measure for the development of Dutch-Bangla Bank Ltd.

Methodology of the Study

Study Design:

The report was fully investigative in nature. Data have been collected from two sources:

1. Primary sources.
2. Secondary sources.

Data Collection

This study is mainly based on secondary data available from the various divisions and departments of Dutch-Bangla Bank Ltd, in addition to these other necessary information have been collected from the relevant journals, annual reports of Dutch-Bangla Bank Ltd, have also been taken into consideration.

Primary sources of data:

- ♣ Face to face conversation with the bank officers & staffs.
- ♣ Conversation with the clients.
- ♣ Different' manuals of Dutch-Bangla Bank Ltd.
- ♣ Different circulars of Dutch-Bangla Bank Ltd.

Secondary sources of data:

- ♣ Annual report of Dutch-Bangla Bank Ltd, 2006.
- ♣ Different papers of Dutch-Bangla Bank Ltd.
- ♣ Unpublished data.
- ♣ Different text books.

Scope of the Study:

This report has been prepared through extensive discussion with bank employees. While preparing this report, I had a great opportunity to have in depth knowledge of all the banking activities practiced by the Dutch-Bangla Bank Ltd.

Limitations of the Study:

The present study was not out of limitations. But as an intern it was a great opportunity for me to know the level of motivation and job satisfaction of the employees of the foreign exchange Motijheel branch. Dutch-Bangla Bank Ltd. Some restraints are disclosed bellow:

- ♣ The main constraint of the study is insufficiency of information, which was required for the study. There are various information the bank employee can't provide due to security and other corporate obligations.
- ♣ Due to time limitations many of the aspects could not be discussed in the present report.
- ♣ Every organization has their own secrecy that is not revealed to others. While collecting data through interviewing the employees, they did not disclose much information for the sake of the confidentiality of the organization.
- ♣ Since the bank personals were very busy, they could provide me very little time.
- ♣ Another significant problem faced during the preparation of this report was the contradictory explanation of a single subject by different employee.
- ♣ The clients were very busy to provide me much time for interview.
- ♣ I carried out such a study for the first time, so in experience is one of the main constraints of the study.

What is job satisfaction:

In the organization human resource plays an important role to achieve their goal.

Job satisfaction is in regard to one's feelings or state-of-mind regarding the nature of their work and also Job satisfaction describes how content an individual is with his or her job and motivation is anything that affects behavior in pursuing a certain outcome.

According to Bokemeier and Lacy the most basic theory regarding job satisfaction is that workers are satisfied if their jobs provide what they desire and certainly the amount and perceived adequacy of financial remuneration is one concrete way in which employment helps people meet their needs.

Factors which affect on Job satisfaction:

1. Work load.
2. Insufficient support by management
3. Concern about the future
4. Lack of Challenge
5. Insufficient recognition
6. Poor management.
7. Lack of incentives in general
8. Need of financial incentives
9. Need of administrative support
10. Working environment

Szymanski and Hershenson defined job satisfaction as an outcome resulting from the interaction of several variables. Three factors can affect satisfaction with employment ,extrinsic factors such as wage and salary levels, chronic illness or disability factors affecting ones ability to perform work task and subjective factors such as perceived job match and job tenure.

So every Organization should give proper attention on employee's job satisfaction

Company profile

Dutch-Bangla Bank Ltd. (DBBL) is the first Bangladesh- European joint venture commercial bank incorporated on July 04, 1995 under the Companies Act 1994. it is a public company limited by shares. With the permission of Bangladesh Bank, it commenced its commercial banking operation on June 03, 1996. the head office of Dutch-Bangla Bank Ltd. Is at Sena Kallyan Bhaban (4th floor), 195, Motijheel C/A, Dhaka-1000.

DBBL conducts all types of commercial banking activities and renders all types of personal and corporate banking services to the customers of all strata of the society within the framework of Bank Companies Act 1991 and rules and regulations laid down by Bangladesh Bank from time to time.

The Netherlands Development Finance Company (FMO) of the Netherlands is the international sponsor of the Bank. The FMO is the Dutch Development Bank of the Netherlands specialized in financing of private enterprises in Asia, Africa, Latin America and Eastern Europe.

Under a technical assistant grant from the FMO, ABN-AMRO Bank of the Netherlands provided technical assistance to Dutch-Bangla Bank Ltd. During the first year of operations of the bank (1997-1999).

Background of DBBL

Dutch-Bangla Bank Limited is a brainchild of its chairman Mr. Mohammed Shahabuddin Ahmed. He dreamed it long back, when he had been trying to arrange fund for Tamijuddin Textile Mills Limited (TTML) AND Kader Synthetic Fibers Limited (KSFL) through the traditional banking system. Those projects were implemented, but had to face time and run over due to procedural delay in getting access to credit facilities, among others, this might be a good reason for thinking about a bank where the entrepreneurs will have easy access to modern banking services. Mr. Ahmed has had a close relationship

with FMO, the Netherlands Development Finance Company since 1983. He opened a dialogue with FMO regarding the banking project in 1989. Mr. Groosman, a brilliant officer of FMO visited Bangladesh and wrote to Mr. F. J. Smit, Deputy Managing Director of FMO about Mr. Ahmed's proposal.

FMO sent fact finding terms that initially responded negatively and commented that is little scope in Bangladesh to float a banking business. But Mr. Ahmed didn't give up, rather he started exploring more vigorously. At last Mr. E. H. J. Groot of small scale department of FMO in his letter dated December 07, 1992 responded positively indicating, "Small Enterprises Department of FMO is in a position to finance intermediary bank" and accordingly asked for a business plan. In the year 1995, Bangladesh Bank in their letter No. DBOD (D) 200/59-7999/95 dt. 23/07/1995 issued consent for establishing the bank.

Mission of Dutch-Bangla Bank:

The main element that brings success for a bank is customer satisfaction, state of the art products and services, competence and efficiency that based on professionalism. For this purpose, DBBL has remained dynamic in its continued efforts to improve and increase core competency and service efficiency by constantly upgrading product quality, service standards, protocol and their effective participation in making use of the state of the art technology.

Global banking has changed rapidly and DBBL has worked hard to adapt to these change. The bank looks forward with excitement and commitment to bring greater benefits to customers. As a step of adopting the change, DBBL has gone on to **Online Banking Service** recently.

DBBL has given services to Bangladesh through active financial participation in all segments of the economy, trade and commerce, Industry, service and agriculture etc.

Vision of Dutch-Bangla Bank:

Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living.

Global Banking has changed rapidly and DBBL has worked hard to adapt to these changes. The bank looks forward with excitement and a commitment to bring greater benefits to customers.

DBBL's main vision is to dedicate their service to the nation through active financial participation in all segments of the economy, Industry, trade & Commerce, Agriculture, and Service Sector etc.

Business Objectives of DBBL:

- ♣ To make sound loans and investments.
- ♣ To build up a low cost fund base.
- ♣ To meet capital adequacy requirement at all time.
- ♣ To install a scientific MIS to monitor bank's activities.
- ♣ To ensure 100% recovery of all advances.
- ♣ To adopt appropriate management technology.
- ♣ To ensure a satisfied work force.
- ♣ To focus a free-based income.

Business Philosophy:

The DBBL's corporate philosophy is to build its non-funded face and commission income stream, thus reducing its reliance on interest income alone. By providing a one window service to its customers- the Bank is committed to being a sophisticated, prominent and professional institution. During the first five years Dutch Bangla Bank's strategy was focused on continuing in provident of internal procedures and operating structures, to have a greater control on the quality of its business and to provide better management direction.

DBBL's focus is to provide one counter service to its clients covering-

- Commercial Banking (Deposit Accounts)
- Customer banking (Retail Banking).e.g.,
 - 1. Traveler Cheques
 - 2. Foreign and Inland Remittance
- Financial Services
- Corporate banking
- Asset and liability management
- Liquidity and capital Resources Management
- Information Technology
- Human Resource

Strategic Decisions of DBBL:

On-Line Banking:

Dutch-Bangla Bank Limited now using locally developed Branch Banking software in almost all its branches. But with a view to provide world class banking facilities to its customer, DBBL has undertaken upon an ambitious program by investing Tk.250.00 million for acquiring a state-of-the-art total automation project which DBBL claimed to be said as “Truly On Line Banking”. The decision of acquiring the automation program has been based on the Bank’s own core competence in its IT division, reinforced with the site visit of bank’s highest management of similar installations of different banks in India and Sri Lanka.

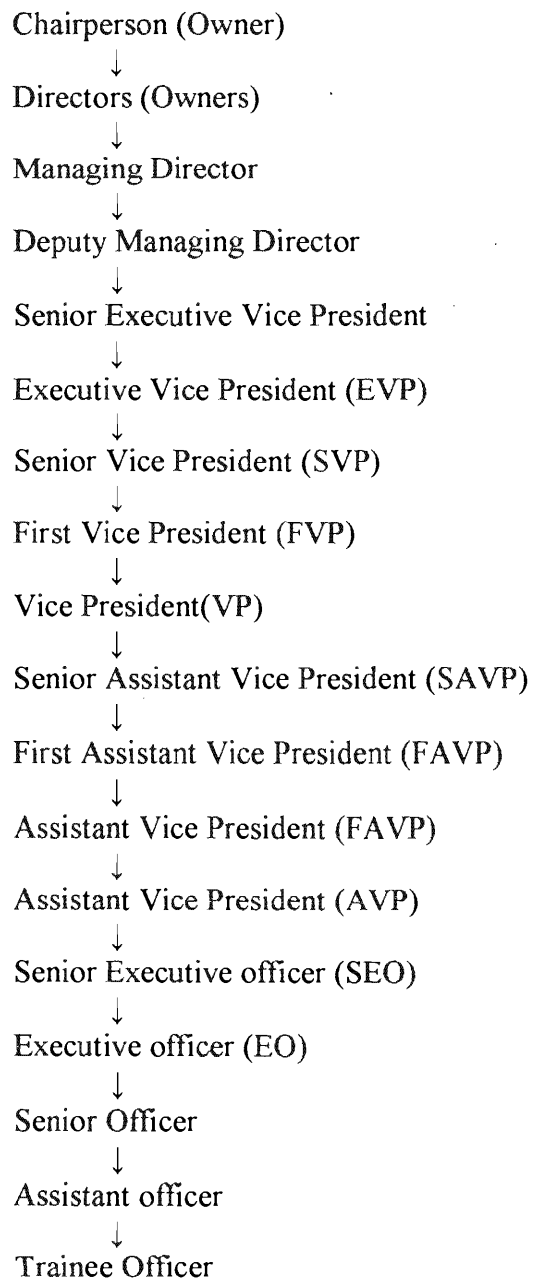
DBBL chose “FLEXCUBE” from “i-flex solution”, a world leader in technology solutions for the financial services industry, which will enable DBBL to render a fully automated real time any-where any-branch banking services, covering 24 hours a day and 365 days a year.

As part of the on-line banking program, internet banking, DBBL Nexus Debit Card, DBBL Maestro/ cirrus Debit Card and DBBL Credit card will also be launched shortly and all preparations regarding this are in final stage.

To fulfill this decision, DBBL has set-up a most modern and largest state of the art data centre and have assembled a core group of competent IT professionals and other persons. These persons have undergone a two-month extensive training course in Bangalore and Mumbai, India on FLEXCUBE.

The Data Centre will also have an on-line Disaster Recovery site (DRS), the first of its kind in the country, to safe-guard the customers’ interest and to have an effective disaster management system in place. This will help maintain and preserve all necessary data at a separate and more-safe custody. The scrutiny of DBBL’s computer system stands on four layers, which are at application, in networking, in database and in the operating systems.

Organizational Structure of DBBL :



Board of Directors of DBBL.:

Chairman

Mr. Abul Hasnat Md. Rashidul Islam

Directors

Mr. Zaheed Hossain Khan

Mr. Bernhard Frey

Mr. Sahabuddin Ahmed

Mr. Md. Shahidur Rahman

Mr. Md. Yeasin Ali

Human Resources Development:

DBBL, since its inception, has always laid emphasis on Human Resource Development. DBBL believes in the factor that helps the banks survive is closely interlinked with the quality of service and satisfaction of the requirements of the clientele and that directly depends on the qualification and efficiency of the employees. With this objective in view, DBBL excels the performance of its member of the staff by creating opportunities through providing proper training, rewards and recognition. To attract and retain qualified and efficient staff, DBBL has formulated a number of well thought policies for the welfare of its employees, in the form of Gratuity Fund, DBBL Superannuation Fund, DBBL Employees House Building Loan Scheme, Car Leasing Scheme, Group Insurance policy, etc.

Branch Network:

As on January, 2005 DBBL branches continued to be 21 as because the Bank Management took a cautious approach in its expansion program and instead put all its effort nurturing some of the DBBL branches opened in 2002. 12 more new branches are proposed to be opened in different strategic locations in then Country during the year 2005.

SL. No.	Branch Name	District Name	Branch Code
1	Local Office	Dhaka	101
2	Agrabad	Chittagong	102
3	Banani	Dhaka	103
4	Nababpur	Dhaka	104
5	Motijheel Foreign Exchange	Dhaka	105
6	Narayanganj	Narayanganj	106
7	Kawran Bazar	Dhaka	107
8	Shantinagar	Dhaka	108
9	Baburhat	Narsingdi	109
10	Dhanmondi	Dhaka	110
11	B.B. Road	Narayanganj	111
12	Patherhat	Chittagong	112
13	Hathazari	Chittagong	113
14	Mohakhali	Dhaka	114
15	Mirpur	Dhaka	115
16	Gulshan	Dhaka	116
17	Uttara	Dhaka	117
18	Islampur	Dhaka	118
19	Dania	Dhaka	119
20	Khulna	Khulna	120
21	Sylhet	Sylhet	121
22	Savar	Dhaka	122
23	Board Bazar	Chittagong	123
24	Netaigonj	Narayanganj	124
25	Bogra	Bogra	125
26	Elephant road	Dhaka	126
27	Barishal	Barishal	127
28	Shimrail	Dhaka	128
29	CDA Avenue	Chittagong	129
30	Joypara	Dhaka	130
31	Biswanath	Sylhet	131
32	Moulivi Bazar	Sylhet	132
33	Muradpur	Chittagong	133
34	Golapgonj	Sylhet	134
35	Rajshahi	Rajshahi	135
36	Nayabazar	Dhaka	136
37	Savar Bazar	Dhaka	137
38	Gazipur	Dhaka	138
39	Imamgonj	Dhaka	139
40	Feni	Feni	140
41	Comila	Comila	141

Limitations of DBBL Motijheel Foreign Exchange Branch:

As I had a internee student of the Motijheel Foreign Exchange Branch I could not get chance to go other branches due to the insufficient time, so from my three months experience I feel there are some limitation of this branch which are discuss below :

Inadequate number of Employees:

The main problem I have noticed in the DBBL Motijheel Foreign Exchange Branch is that it has insufficient number of employees. Too much responsibility is given on one person. There is too much work left for one person. In the customer service department I have seen that only two person has is issuing for checks receipt ,fund transfer and Pay Order. I have seen some dissatisfaction of customers if there is a little delay in issuing the Pay Order or fund transfer and delivery the card. And also I have seen there are shortage of employees in cash department, there are only four person and most of the time customers hold on long queue and they become dissatisfied.

In the clearing section I have seen that only one person is dealing with the OBC, IBC and he also has to receive all the incoming checks. What I have seen in the three months that this tusks are very much tough for one person to deal with. If there were a few more persons these could have been done very easily and it could have been done without any mistake.

Too much pressure over one person:

As I have said earlier there is too much pressure on one person it creates some problem. This creates some panic in the employees mind. As a result some times the employees cannot control their emotions and miss-behave with the customers though the customer is not always right. A few times I have seen happing in the **DBBL** Motijheel Foreign exchange Branch also.

Lack of Control:

I think there is some lacking in the management of **DBBL**. The Motijheel Foreign Exchange Branch has no such control over the other branches of **DBBL**. I often have seen that the accounts opening section has finished their branch job but the card division haven't yet sent their messenger with the cards and pin code. So, Motijheel Foreign Exchange Branch customers had to wait for their cards and pin code.

Unreasonable Transfer Order:

In my period of internship I have seen a transfer order that was issued by DBBL Head Office. By being polite and not questioning about the management's ability I want to say that I was not satisfied with the transfer order. As far as I have seen in the three months that a particular employee of Motijheel Foreign Exchange Branch was transferred to another branch.

But I think that he was very suitable and skilled for that section. As he was transferred, the other employees had to make some extra effort to fulfill that position and had to train the new employee, which needed some extra effort and was a time consuming job also.

But if the transfer is for the rotation of employees to create the employees more eligible for almost all kinds of banking activities it is very much right. But I have seen that, that particular employee was also not satisfied with the transfer order.

Questionnaire on job satisfaction

Designation:

Gender:

Occupation:

Age:

Rating scale:

- 1 —▶ High satisfaction
- 2 —▶ Satisfaction
- 3 —▶ Moderate
- 4 —▶ dissatisfaction
- 5 —▶ High Dissatisfaction

Question#1: Do you think you feel flexibility in the present job?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question#2: Are you satisfied with your salary (Based on level of education, experience, skills)?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question #3: Do you believe, you know what organizations expect from you?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question #4: Do you have all resources and equipment to successfully complete job?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question #5: How frequently and freely you can communicate in your organization (with superior as well as subordinates) ?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question #6: Are you satisfied with the total reward system?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question # 7: Do you think in your organization training and development facilities are enough?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High Dissatisfaction

Question #8: In your organization policies and rules are flexible to carry out activities?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question # 9: What level of job security you have in the present organization?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question # 10: Are you happy with the existing relationship with your supervisor?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question #11: The extent of your participation in important decision making in the organization?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question #12: The quantity of work expected/ allotted to you?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question #14: What do you think about the social status of the job?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question #15: The methods of conflict resolution in your organization?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question #16: What is opinion about career progression/opportunities in the current organization?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question #17: Managerial practice of the organization?

- High satisfaction
- Satisfaction
- Moderate
- High dissatisfaction
- Dissatisfaction

Question #18: Do you think there are shortages of employees in your organization to meet the customer satisfaction?

- High satisfaction
- Satisfaction
- Moderate

- High dissatisfaction
- Dissatisfaction

Question# 19: The scope your job offers for you to realized your aspiration and ambition?

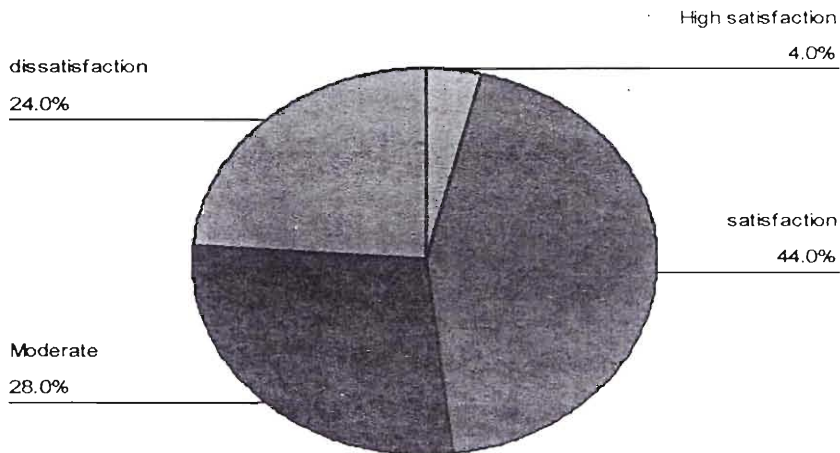
- High satisfaction
- Satisfaction
- Moderate
- High dissatisfaction
- Dissatisfaction

Question#20 : Degree of motivation as far as the job is concerned?

- High satisfaction
- Satisfaction
- Moderate
- High dissatisfaction
- Dissatisfaction

Results of questionnaire analysis of job satisfaction:

Do you think you feel flexible in the present job?



Frequencies

Statistics

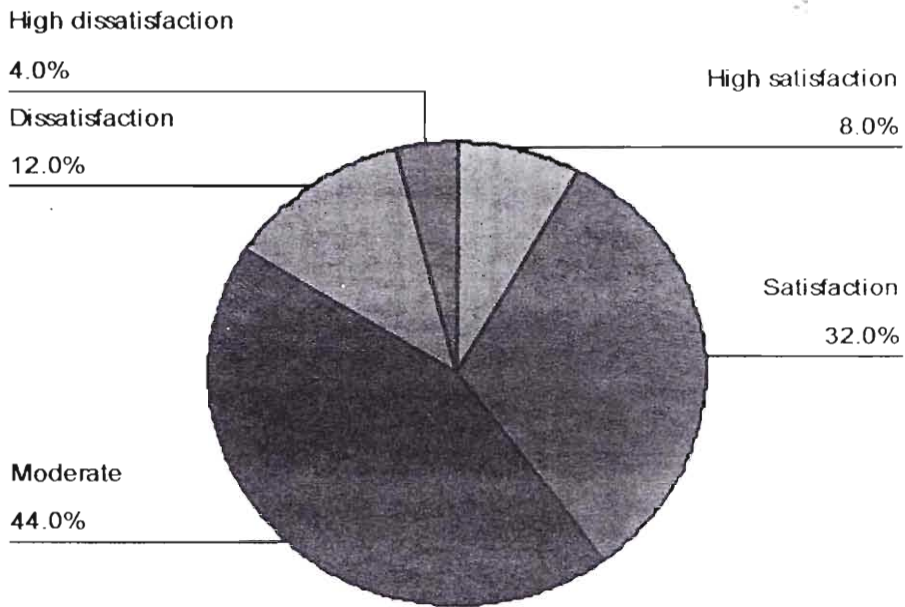
Do you think you feel flexible in the present job?

N	Valid	25
	Missing	0

Do you think you feel flexible in the present job?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	1	4.0	4.0	4.0
	satisfaction	11	44.0	44.0	48.0
	Moderate	7	28.0	28.0	76.0
	dissatisfaction	6	24.0	24.0	100.0
	Total	25	100.0	100.0	

Are you satisfied with your salary?



Statistics

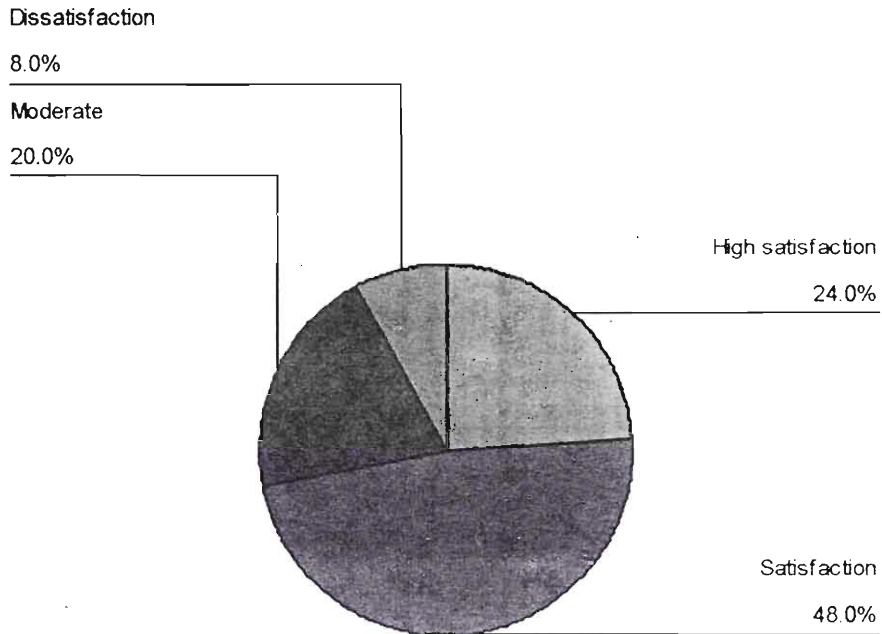
Are you satisfied with your salary?

N	Valid	25
	Missin g	0

Are you satisfied with your salary?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	2	8.0	8.0	8.0
	Satisfaction	8	32.0	32.0	40.0
	Moderate	11	44.0	44.0	84.0
	Dissatisfaction	3	12.0	12.0	96.0
	High dissatisfaction	1	4.0	4.0	100.0
Total		25	100.0	100.0	

Do u believe, u know what org. expect from u?



Statistics

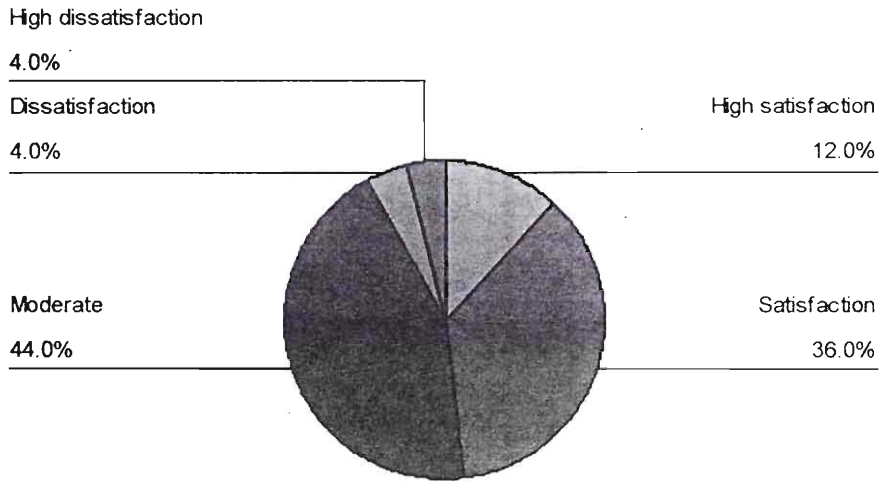
Do you believe, you know what organization expect from you?

N	Valid	25
	Missing	0

Do you believe, you know what organization expect from you?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	6	24.0	24.0	24.0
	Satisfaction	12	48.0	48.0	72.0
	Moderate	5	20.0	20.0	92.0
	Dissatisfaction	2	8.0	8.0	100.0
	Total	25	100.0	100.0	

Do you have all resources and equipment to successfully complete job?



Statistics

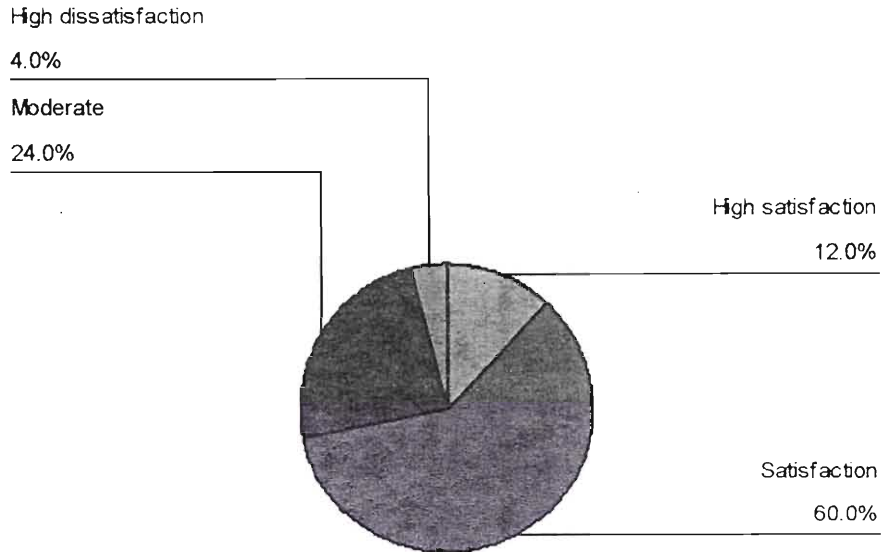
Do you have all resources and equipment to successfully complete job?

N	Valid	25
	Missing	0

Do you have all resources and equipment to successfully complete job?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	3	12.0	12.0	12.0
	Satisfaction	9	36.0	36.0	48.0
	Moderate	11	44.0	44.0	92.0
	Dissatisfaction	1	4.0	4.0	96.0
	High dissatisfaction	1	4.0	4.0	100.0
	Total	25	100.0	100.0	

How frequently and freely you can communicate in your organization?



Statistics

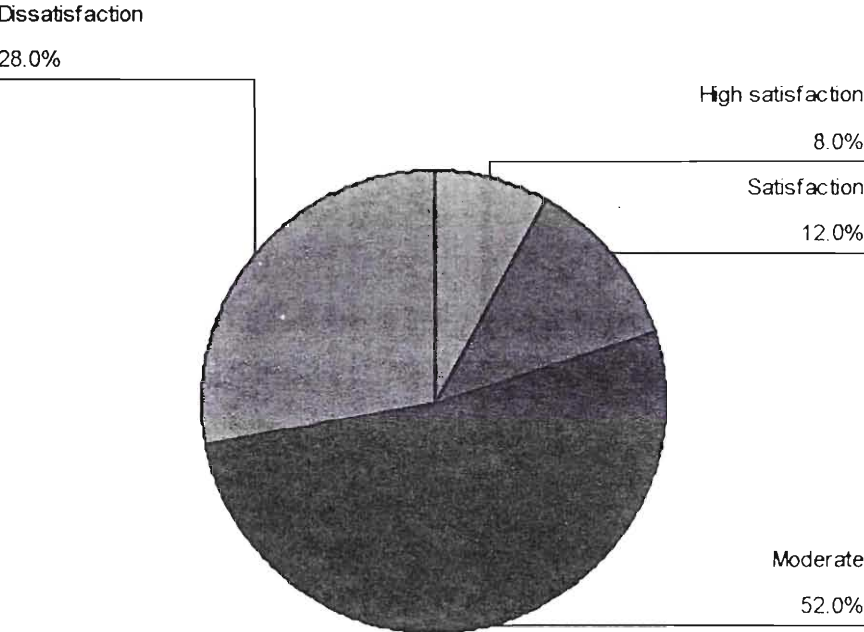
How frequently and freely you can communicate in your organization?

N	Valid	25
	Missing	0

How frequently and freely you can communicate in your organization?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	3	12.0	12.0	12.0
	Satisfaction	15	60.0	60.0	72.0
	Moderate	6	24.0	24.0	96.0
	High dissatisfaction	1	4.0	4.0	100.0
	Total	25	100.0	100.0	

Are you satisfied with the total reward system?



Statistics

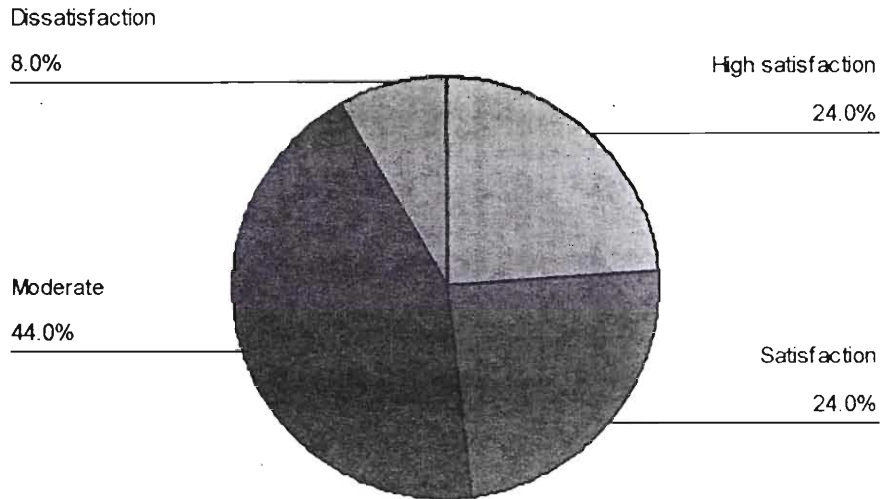
Are you satisfied with the total reward system?

N	Valid	25
	Missing	0

Are you satisfied with the total reward system?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	2	8.0	8.0	8.0
	Satisfaction	3	12.0	12.0	20.0
	Moderate	13	52.0	52.0	72.0
	Dissatisfaction	7	28.0	28.0	100.0
	Total	25	100.0	100.0	

Do you think in your organization training and development facilities are enough?



Statistics

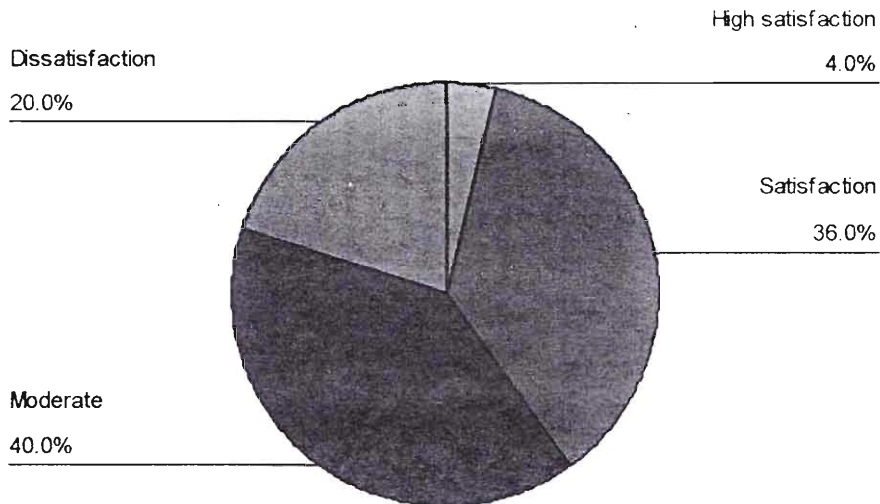
Do you think in your organization training and development facilities are enough?

N	Valid	25
	Missing	0

Do you think in your organization training and development facilities are enough?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	6	24.0	24.0	24.0
	Satisfaction	6	24.0	24.0	48.0
	Moderate	11	44.0	44.0	92.0
	Dissatisfaction	2	8.0	8.0	100.0
Total		25	100.0	100.0	

**In your organization policies and rules
are flexible to carry out activities?**



Statistics

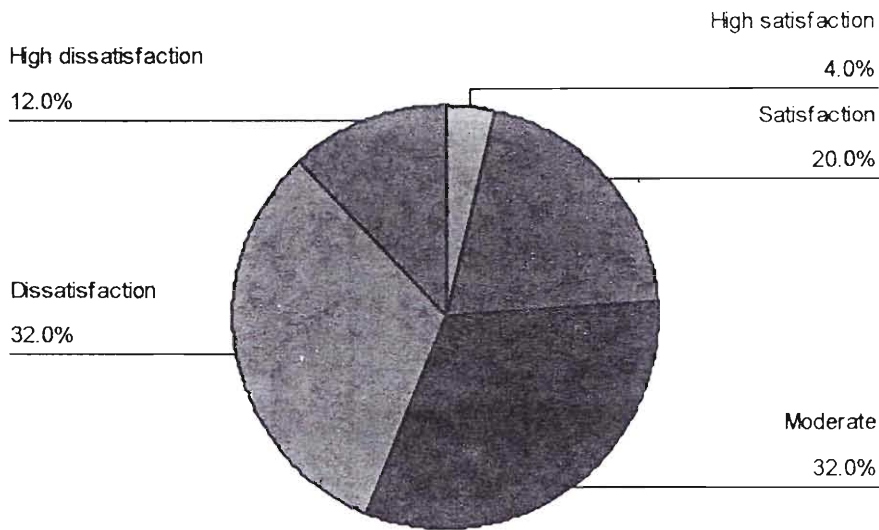
In your organization policies and rules are flexible to carry out activities?

N	Valid	25
	Missing	0

In your organization policies and rules are flexible to carry out activities?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	1	4.0	4.0	4.0
	Satisfaction	9	36.0	36.0	40.0
	Moderate	10	40.0	40.0	80.0
	Dissatisfaction	5	20.0	20.0	100.0
	Total	25	100.0	100.0	

What level of job security you have in the present organization?



Statistics

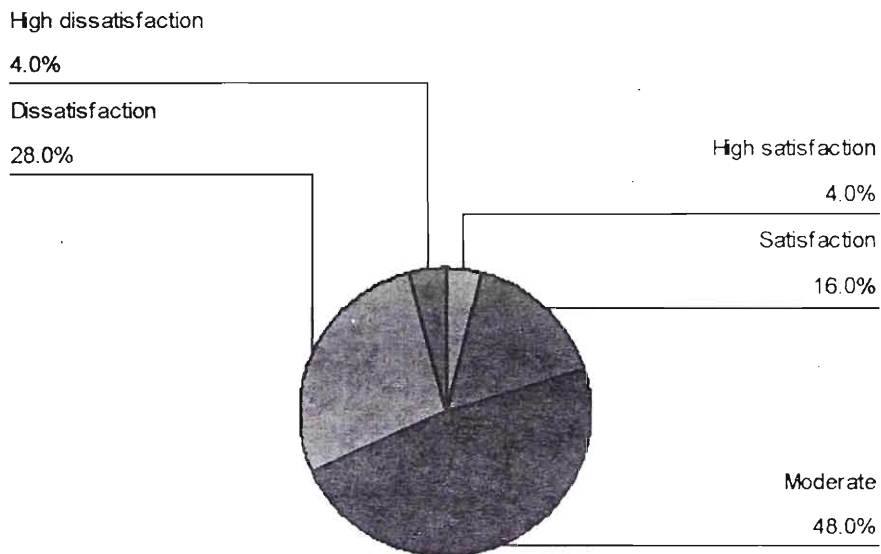
What level of job security you have in the present job?

N	Valid	25
	Missing	0

What level of job security you have in the present job?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	1	4.0	4.0	4.0
	Satisfaction	5	20.0	20.0	24.0
	Moderate	8	32.0	32.0	56.0
	Dissatisfaction	8	32.0	32.0	88.0
	High dissatisfaction	3	12.0	12.0	100.0
Total		25	100.0	100.0	

The extent of your participation in important decision making?



Statistics

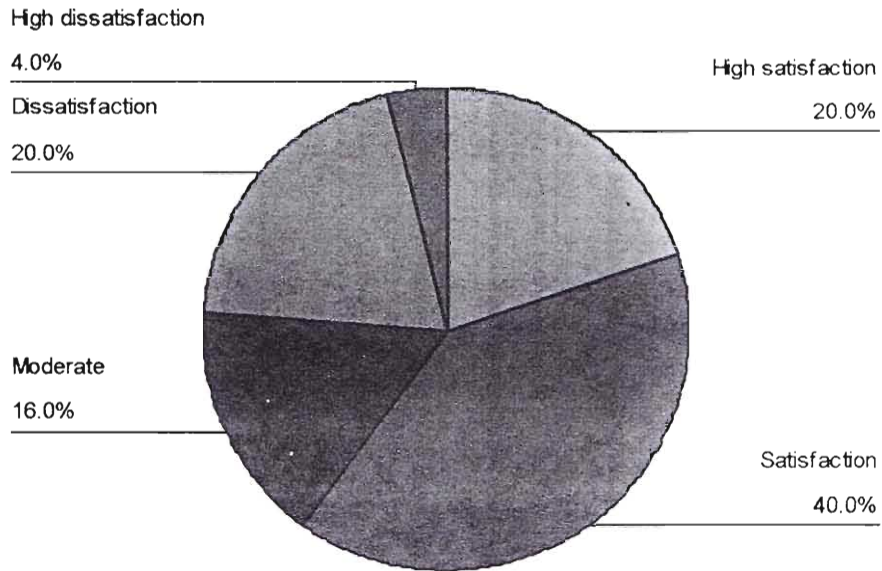
The extent of your participation in important decision making?

N	Valid	25
	Missing	0

The extent of your participation in important decision making?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	1	4.0	4.0	4.0
	Satisfaction	4	16.0	16.0	20.0
	Moderate	12	48.0	48.0	68.0
	Dissatisfaction	7	28.0	28.0	96.0
	High dissatisfaction	1	4.0	4.0	100.0
Total		25	100.0	100.0	

The quantity of work expected/ allotted to you?



Statistics

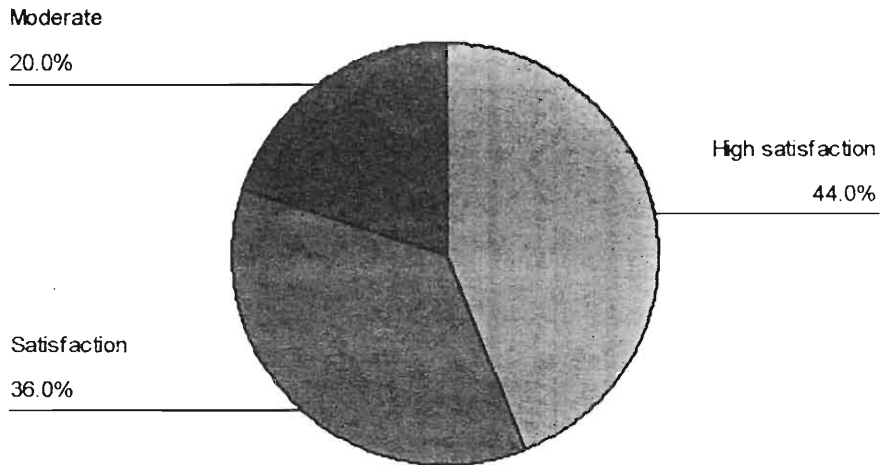
The quantity of work expected to you?

N	Valid	25
	Missing	0

The quantity of work expected to you?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	5	20.0	20.0	20.0
	Satisfaction	10	40.0	40.0	60.0
	Moderate	4	16.0	16.0	76.0
	Dissatisfaction	5	20.0	20.0	96.0
	High dissatisfaction	1	4.0	4.0	100.0
	Total	25	100.0	100.0	

What do you think about the social status of the job?



Statistics

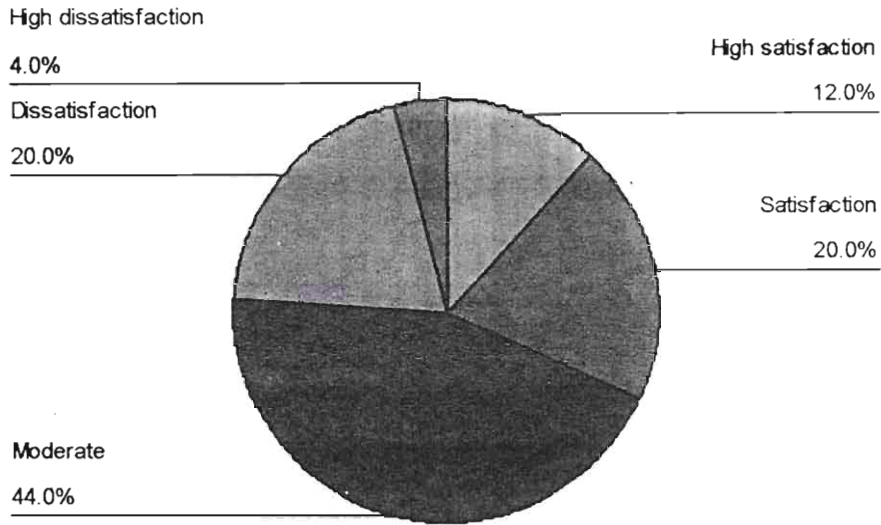
What do you think about the social status of the job?

N	Valid	25
	Missing	0

What do you think about the social status of the job?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	11	44.0	44.0	44.0
	Satisfaction	9	36.0	36.0	80.0
	Moderate	5	20.0	20.0	100.0
	Total	25	100.0	100.0	

The method of conflict resolution in your organization?



Statistics

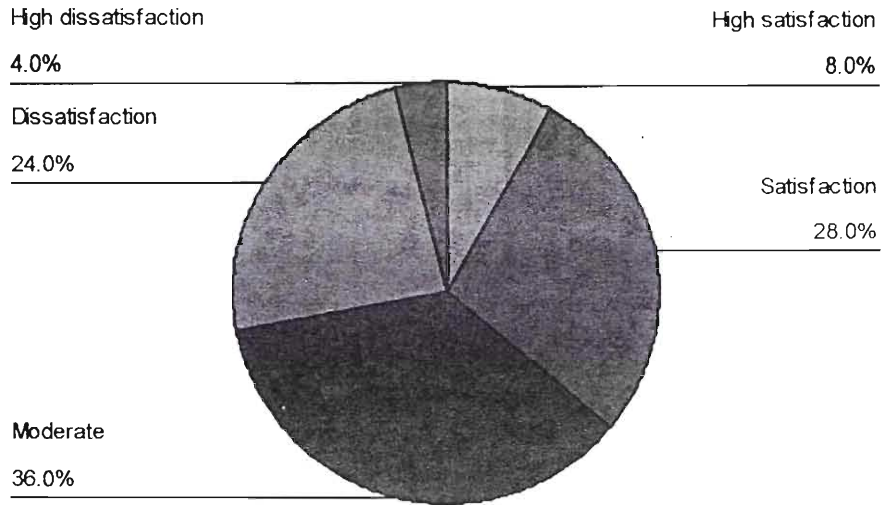
The method of conflict resolution in your organization?

N	Valid	25
	Missing	0

The method of conflict resolution in your organization?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	3	12.0	12.0	12.0
	Satisfaction	5	20.0	20.0	32.0
	Moderate	11	44.0	44.0	76.0
	Dissatisfaction	5	20.0	20.0	96.0
	High dissatisfaction	1	4.0	4.0	100.0
Total		25	100.0	100.0	

What is opinion about career prograssion in the current organization?



Statistics

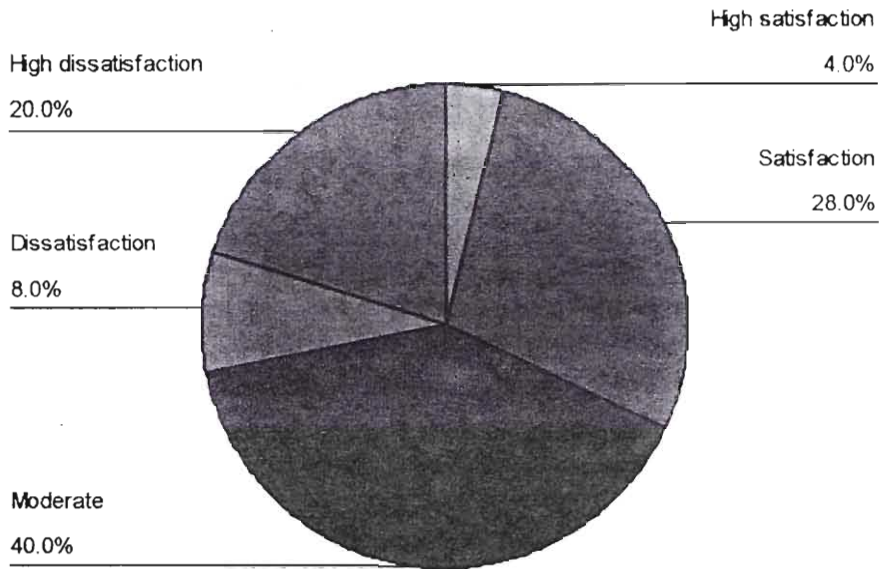
What is opinion about career progression in the current organization?

N	Valid	25
	Missing	0

What is opinion about career progression in the current organization?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	2	8.0	8.0	8.0
	Satisfaction	7	28.0	28.0	36.0
	Moderate	9	36.0	36.0	72.0
	Dissatisfaction	6	24.0	24.0	96.0
	High dissatisfaction	1	4.0	4.0	100.0
Total		25	100.0	100.0	

Managerial practice of the organization?



Statistics

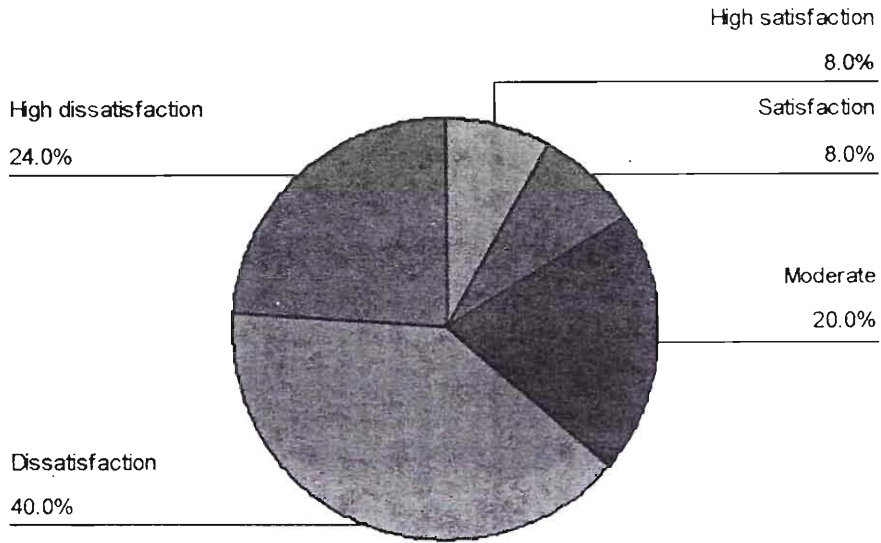
Managerial practice of the organization?

N	Valid	25
	Missing	0

Managerial practice of the organization?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	1	4.0	4.0	4.0
	Satisfaction	7	28.0	28.0	32.0
	Moderate	10	40.0	40.0	72.0
	Dissatisfaction	2	8.0	8.0	80.0
	High dissatisfaction	5	20.0	20.0	100.0
Total		25	100.0	100.0	

Do you think there are shortages of employee to meet the customer satisfaction?



Statistics

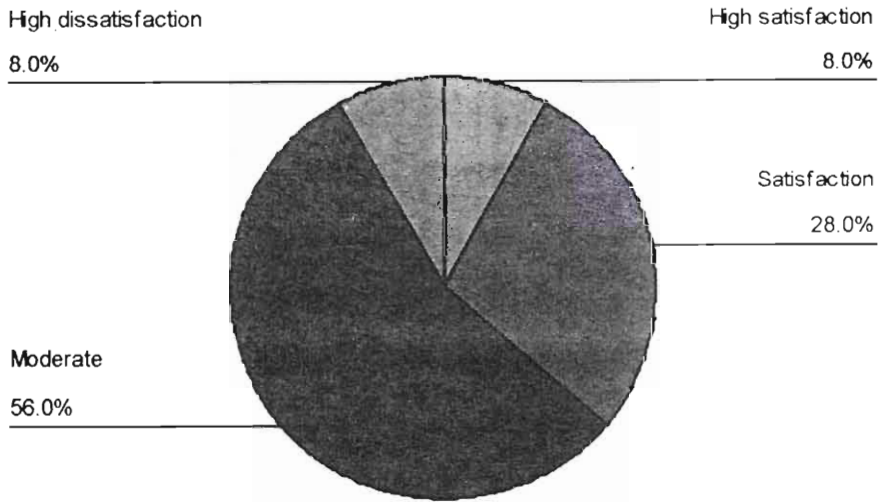
Do you think there are shortages of employee to meet the customer satisfaction?

N	Valid	25
	Missing	0

Do you think there are shortages of employee to meet the customer satisfaction?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	2	8.0	8.0	8.0
	Satisfaction	2	8.0	8.0	16.0
	Moderate	5	20.0	20.0	36.0
	Dissatisfaction	10	40.0	40.0	76.0
	High dissatisfaction	6	24.0	24.0	100.0
Total		25	100.0	100.0	

The scope your job offers for you to realize your aspiration and ambition?



Statistics

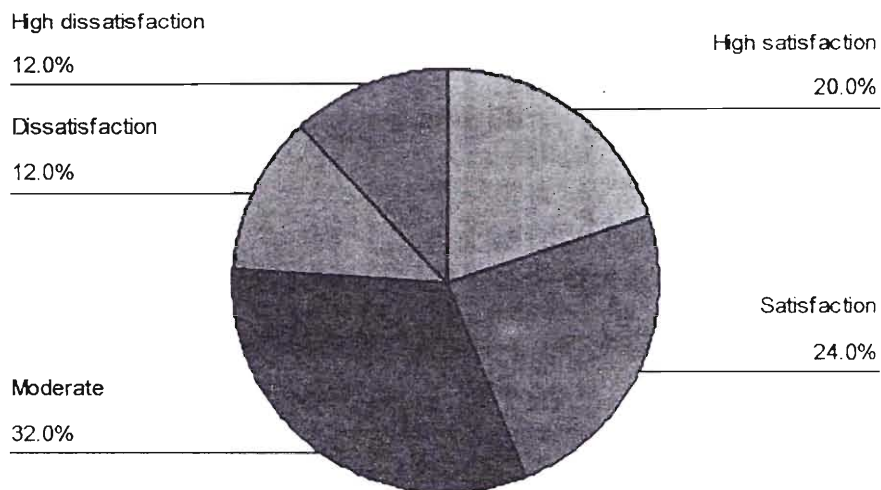
The scope your job offers for you to realize your aspiration and ambition?

N	Valid	25
	Missing	0

The scope your job offers for you to realize your aspiration and ambition?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	2	8.0	8.0	8.0
	Satisfaction	7	28.0	28.0	36.0
	Moderate	14	56.0	56.0	92.0
	High dissatisfaction	2	8.0	8.0	100.0
	Total	25	100.0	100.0	

Degree of motivation as far as the job is concerned?



Statistics

Degree of motivation as far as the job is concerned?

N	Valid	25
	Missing	0

Degree of motivation as far as the job is concerned?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High satisfaction	5	20.0	20.0	20.0
	Satisfaction	6	24.0	24.0	44.0
	Moderate	8	32.0	32.0	76.0
	Dissatisfaction	3	12.0	12.0	88.0
	High dissatisfaction	3	12.0	12.0	100.0
	Total	25	100.0	100.0	

Recommendations:

To motivate the Human Resource in performing their voluminous works under huge pressure.

(1).Recruit Adequate Number of Employees:

The major problem I have identified in the **DBBL** Motijheel Foreign Exchange Branch is inadequate number of employees. So, at first **DBBL** has to increase the number of employees. So that the employees can work without any pressure. And it will also reduce the dissatisfaction that they are paid low compared to other employees of private bank and according to their responsibility.

(2).The reward system should increases like car loan facilities and house loan facilities for all employees.

(3).The management should give more organizational training and development facilities.

(4) DBBL should increase their employee's salary.

(5)Like other organizations: DBBL too has a pyramid shaped organ gram. Managers who can reap benefit by imposing political decisions can get rewards and promotions. This helps the organization in turn in reducing conflict.

DBBL should increase its control over the branches to force all the branches of **DBBL** work like a team. If there is more control of management over the branches than they will work like a team and the daily General Banking activities will be done in time and the employees will be more satisfied. Then the employees will be ready to perform their activities with their heart and soul.

(6)They should be efficient in delivering cards: Because the card division delays to provide the card and pin code and I think that within 1 week the card division should deliver card and pin code.

(7)Globally accepted credit card should be launched as soon as possible.

(9) Accounts opening form fill up procedure should be easy: When I was doing my internship I feel that most of the customer could not understand how to fill up the form.

Conclusion:

This is a well established statement that practical situations always differ from theoretical explanation. During the three months internship program at Motijheel Foreign Exchange Branch of Dutch Bangla Bank Limited almost all the desks have been observed. And I have found theory deviates from the practice more or less though three months are not enough time to find out all the discrepancy between theory and practice. Among all experiences some noticeable observations are described below:

The officers were mostly courteous, friendly in nature and eager to help despite the tremendous workload. Employees are very much loyal to the organization.

As a private bank DBBL is trying it's best to extend their service to the public. A very good working environment was remaining in the DBBL Motijheel Foreign Exchange Branch. During the internship, it is found that the DBBL Motijheel Foreign Exchange Branch provides all kinds of commercial banking services to its customers.

I think the limitation DBBL has is very insignificant compare to the strengths that DBBL has. So when DBBL overcomes these limitations-this bank will be in a far better position than previous years and where there will be no competitors who can reach them. As long as DBBL continuously increasing their branches and as long as they keep on updating their technology on competitor can stop them from going at the top.

Working with DBBL for three months was truly an interesting experience, which brought me to the contact of the real life-banking world and made it possible for me to compare the classroom theories with practical experience. During my practical orientation, I observed the function of different departments of DBBL that; I believe will prove to be a foundation block in my career as a professional banker in future.

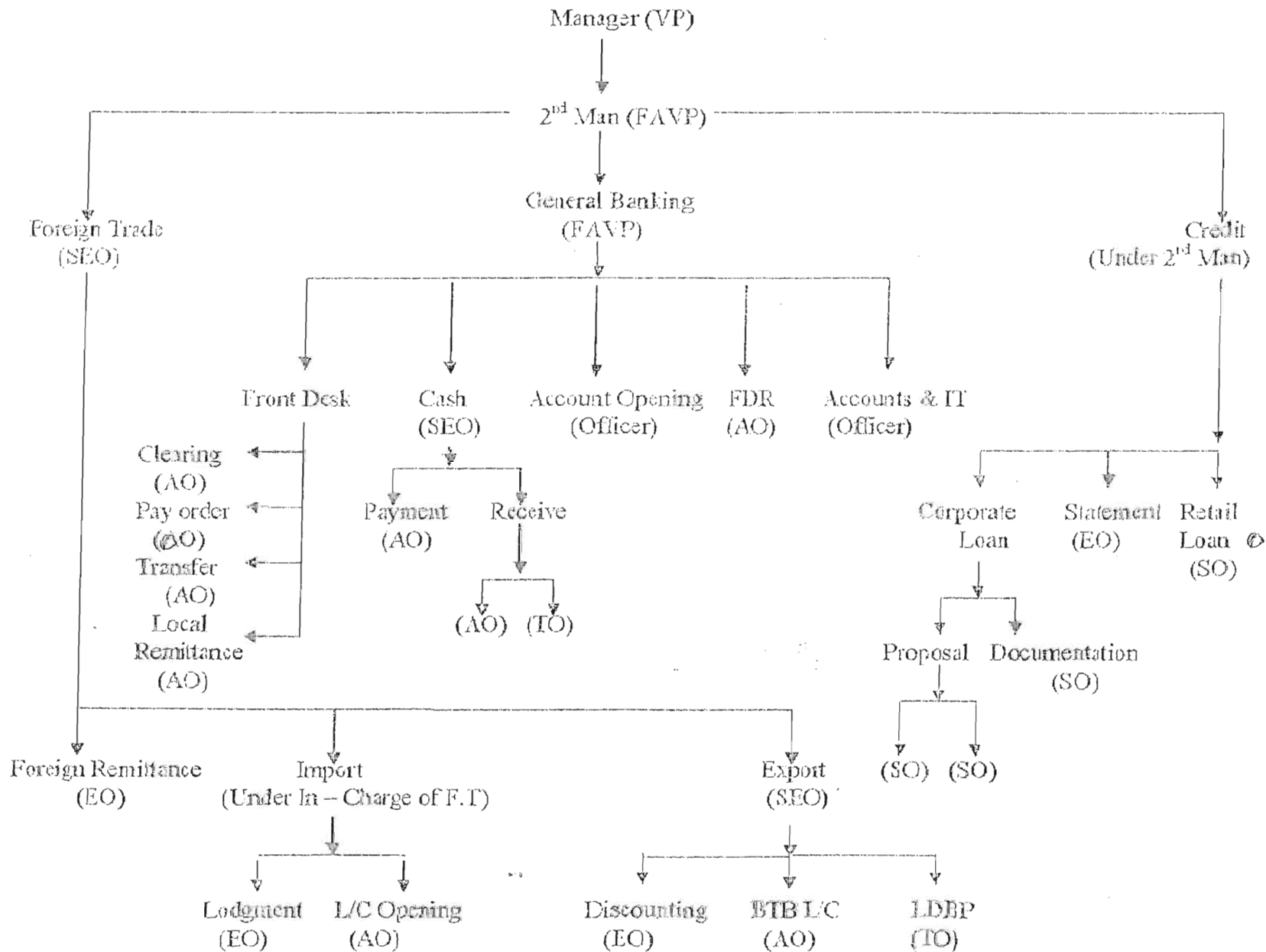
It is a great pleasure for to have practical exposure in DBBL. Because without practical exposure it couldn't be possible for me to compare the theory with practice. During the practical orientation I have observed the function of General Banking, Foreign Exchange, and Credit department of DBBL which help me a lot to be a professional banker in future.

Bibliography:

- Annual Report – 2006, Dutch Bangla Bank Ltd.
- Effective training, P. Nick Blanchard James W. Thacker, 2nd Edition
- Leadership By Robert N. Lussier Christopher F. Achua, Latest Edition
- Strategic Human Resource Management ,By Charles R. Greer 6th Edition
- WWW.dbbl.com.bd

Thank
You

Organogram of DBBL Motijheel Foreign Exchange Branch, Dhaka



Note: VP: Vice President, FAVP: First Assistant Vice-President, SEO: Senior Executive Officer, EO: Executive Officer, SO: Senior Officer, AO: Assistant Officer, TO: Trainee Officer.

Questionnaire on job satisfaction

Designation:

Gender:

Occupation:

Age:

Rating scale:

- 1 —→ High satisfaction
- 2 —→ Satisfaction
- 3 —→ Moderate
- 4 —→ dissatisfaction
- 5 —→ High Dissatisfaction

Question#1: Do you think you feel flexibility in the present job?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question#2: Are you satisfied with your salary (Based on level of education, experience, skills)?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question #3: Do you believe, you know what organizations expect from you?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question #4: Do you have all resources and equipment to successfully complete job?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question #5: How frequently and freely you can communicate in your organization (with superior as well as subordinates) ?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question #6: Are you satisfied with the total reward system?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question # 7: Do you think in your organization training and development facilities are enough?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
- High Dissatisfaction

Question #8: In your organization policies and rules are flexible to carry out activities?

- High satisfaction
- Satisfaction
- Moderate
- ✓ Dissatisfaction
- High dissatisfaction

Question # 9: What level of job security you have in the present organization?

- High satisfaction
- Satisfaction
- Moderate
- ✓ Dissatisfaction
- High dissatisfaction

Question # 10: Are you happy with the existing relationship with your supervisor?

- High satisfaction
- Satisfaction
- ✓ Moderate
- Dissatisfaction
- High dissatisfaction

Question #11: The extent of your participation in important decision making in the organization?

- High satisfaction
- Satisfaction
- ✓ Moderate
- Dissatisfaction
- High dissatisfaction

Question #12: The quantity of work expected/ allotted to you?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question #14: What do you think about the social status of the job?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question #15: The methods of conflict resolution in your organization?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question #16: What is opinion about career progression/opportunities in the current organization?

- High satisfaction
- Satisfaction
- Moderate
- Dissatisfaction
- High dissatisfaction

Question #17: Managerial practice of the organization?

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- Satisfaction
- ✓ Moderate
- High dissatisfaction
- Dissatisfaction

Question #18: Do you think there are shortages of employees in your organization to meet the customer satisfaction?

- High satisfaction
- Satisfaction
- Moderate
- High dissatisfaction
- ✓ Dissatisfaction

Question# 19: The scope your job offers for you to realized your aspiration and ambition?

- High satisfaction
- Satisfaction
- ✓ Moderate
- High dissatisfaction
- Dissatisfaction

Question#20 : Degree of motivation as far as the job is concerned?

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Questionnaire on job satisfaction

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Questionnaire on job satisfaction

Designation:

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Occupation:

Age:

Rating scale:

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Questionnaire on job satisfaction

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Occupation:

Age: ✓

Rating scale:

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10/11/20

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Questionnaire on job satisfaction

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- Moderate
- Dissatisfaction
- High dissatisfaction

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- High satisfaction
- Satisfaction
- Moderate
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- High dissatisfaction

Question #17: Managerial practice of the organization?

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- Satisfaction
- Moderate
- High dissatisfaction
- Dissatisfaction

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Question#20 : Degree of motivation as far as the job is concerned?

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- Satisfaction
- Moderate
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14

Questionnaire on job satisfaction

Designation:

Gender:-

Occupation:

Age:

Rating scale:

- 1 —→ High satisfaction
- 2 —→ Satisfaction
- 3 —→ Moderate
- 4 —→ dissatisfaction
- 5 —→ High Dissatisfaction

Question#1: Do you think you feel flexibility in the present job?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
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Question#2: Are you satisfied with your salary (Based on level of education, experience, skills)?

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- Satisfaction
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- dissatisfaction
- High dissatisfaction

Question #4: Do you have all resources and equipment to successfully complete job?

- High satisfaction
- Satisfaction
- Moderate
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- High dissatisfaction

Question #5: How frequently and freely you can communicate in your organization (with superior as well as subordinates) ?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
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Question #6: Are you satisfied with the total reward system?

- High satisfaction
- Satisfaction
- Moderate
- dissatisfaction
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Question # 7: Do you think in your organization training and development facilities are enough?

- High satisfaction
- Satisfaction
- Moderate
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Question #8: In your organization policies and rules are flexible to carry out activities?

- High satisfaction
- Satisfaction
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Question # 9: What level of job security you have in the present organization?

- High satisfaction
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Questionnaire on job satisfaction

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Questionnaire on job satisfaction

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- Moderate
- dissatisfaction
- High dissatisfaction

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- High satisfaction
- Satisfaction
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Question #14: What do you think about the social status of the job?

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Question# 19: The scope your job offers for you to realized your aspiration and ambition?

- High satisfaction
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- Dissatisfaction

Question#20 : Degree of motivation as far as the job is concerned?

- High satisfaction
- Satisfaction
- Moderate
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- Dissatisfaction

Questionnaire on job satisfaction

Designation:

Gender:

Occupation:

Age:

Rating scale:

- 1 —> High satisfaction
- 2 —> Satisfaction
- 3 —> Moderate
- 4 —> dissatisfaction
- 5 —> High Dissatisfaction

Question#1: Do you think you feel flexibility in the present job?

- High satisfaction
- Satisfaction ✓
- Moderate
- dissatisfaction
- High dissatisfaction

Question#2: Are you satisfied with your salary (Based on level of education, experience, skills)?

- High satisfaction
- Satisfaction ✓
- Moderate
- dissatisfaction
- High dissatisfaction

Question #3: Do you believe, you know what organizations expect from you?

- High satisfaction
- Satisfaction ✓
- Moderate
- dissatisfaction
- High dissatisfaction

Question #4: Do you have all resources and equipment to successfully complete job?

- High satisfaction
- Satisfaction ✓
- Moderate
- dissatisfaction
- High dissatisfaction

Question #5: How frequently and freely you can communicate in your organization (with superior as well as subordinates) ?

- High satisfaction ✓
- Satisfaction
- Moderate
- dissatisfaction
- High dissatisfaction

Question #6: Are you satisfied with the total reward system?

- High satisfaction ✓
- Satisfaction
- Moderate
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